

<i>SERFF Tracking Number:</i>	<i>NWST-126193944</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Northwestern Long Term Care Insurance Company</i>	<i>State Tracking Number:</i>	<i>42702</i>
<i>Company Tracking Number:</i>	<i>90-2401 LTC (01/09)</i>		
<i>TOI:</i>	<i>LTC03I Individual Long Term Care</i>	<i>Sub-TOI:</i>	<i>LTC03I.001 Qualified</i>
<i>Product Name:</i>	<i>90-2401 LTC (01/09)</i>		
<i>Project Name/Number:</i>	<i>90-2401 LTC (01/09)/90-2401 LTC (01/09)</i>		

## Filing at a Glance

Company: Northwestern Long Term Care Insurance Company

Product Name: 90-2401 LTC (01/09)

SERFF Tr Num: NWST-126193944 State: ArkansasLH

TOI: LTC03I Individual Long Term Care

SERFF Status: Closed

State Tr Num: 42702

Sub-TOI: LTC03I.001 Qualified

Co Tr Num: 90-2401 LTC (01/09)

State Status: Closed

Filing Type: Advertisement

Co Status:

Reviewer(s): Marie Bennett

Authors: Debbie Orr, Angela  
Hanson

Disposition Date: 06/24/2009

Date Submitted: 06/19/2009

Disposition Status: Filed-Closed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

## General Information

Project Name: 90-2401 LTC (01/09)

Status of Filing in Domicile:

Project Number: 90-2401 LTC (01/09)

Date Approved in Domicile:

Requested Filing Mode: Review & Approval

Domicile Status Comments:

Explanation for Combination/Other:

Market Type: Individual

Submission Type: New Submission

Group Market Size:

Overall Rate Impact:

Group Market Type:

Filing Status Changed: 06/24/2009

Explanation for Other Group Market Type:

State Status Changed: 06/24/2009

Deemer Date:

Corresponding Filing Tracking Number:

Filing Description:

We are submitting the attached form for your review and, if necessary, your approval, as advertising material for the Long Term Care Policy and related forms which have been previously approved in your state.

These pieces are a "flash" application that will be available on the internet.

Form 90-2401 LTC (01/09) is the Long-Term Care Calculator. The bracketed items denote the "variability" and indicate

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the ranges of the “variability” in the form. Forms 90-2401-01 LTC (0109) is produced when the consumer clicks on “Click Here ~ learn more how to help protect against the high cost of LTC” and 90-2401-02 LTC (0109) is produced when the consumer has provided his/her additional information and clicked on “START NOW”.

We have also provided screen shots of the Long-Term Care Calculator for your reference.

If you should have any questions regarding the enclosed forms, please call me at the number below, or you can e-mail me at [angelahanson@northwesternmutual.com](mailto:angelahanson@northwesternmutual.com). On e-mails that are sent, please copy Debbie Orr at [debbieorr@northwesternmutual.com](mailto:debbieorr@northwesternmutual.com).

Sincerely,

Angela S. Hanson  
Product Compliance Consultant  
414.665.7233

## Company and Contact

### Filing Contact Information

Angela Hanson, Product Compliance Specialist [angelahanson@northwesternmutual.com](mailto:angelahanson@northwesternmutual.com)  
720 East Wisconsin Avenue (414) 665-7233 [Phone]  
Milwaukee, WI 53202 (414) 665-5006[FAX]

### Filing Company Information

Northwestern Long Term Care Insurance Company	CoCode: 69000	State of Domicile: Wisconsin
720 East Wisconsin Avenue Rm S845 Milwaukee, WI 53202	Group Code: 860	Company Type: Long Term Care
(414) 665-4224 ext. [Phone]	Group Name: FEIN Number: 36-2258318 -----	State ID Number:

<i>SERFF Tracking Number:</i>	<i>NWST-126193944</i>	<i>State:</i>	<i>Arkansas</i>
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## Filing Fees

Fee Required?	Yes
Fee Amount:	\$75.00
Retaliatory?	No
Fee Explanation:	\$25.00 per form
Per Company:	No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Northwestern Long Term Care Insurance Company	\$75.00	06/19/2009	28684941

<i>SERFF Tracking Number:</i>	<i>NWST-126193944</i>	<i>State:</i>	<i>Arkansas</i>
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<i>Project Name/Number:</i>	<i>90-2401 LTC (01/09)/90-2401 LTC (01/09)</i>		

## Correspondence Summary

### Dispositions

<b>Status</b>	<b>Created By</b>	<b>Created On</b>	<b>Date Submitted</b>
Filed-Closed	Marie Bennett	06/24/2009	06/24/2009

<i>SERFF Tracking Number:</i>	<i>NWST-126193944</i>	<i>State:</i>	<i>Arkansas</i>
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<i>Project Name/Number:</i>	<i>90-2401 LTC (01/09)/90-2401 LTC (01/09)</i>		

## Disposition

Disposition Date: 06/24/2009

Implementation Date:

Status: Filed-Closed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number:	NWST-126193944	State:	Arkansas
Filing Company:	Northwestern Long Term Care Insurance Company	State Tracking Number:	42702
Company Tracking Number:	90-2401 LTC (01/09)		
TOI:	LTC03I Individual Long Term Care	Sub-TOI:	LTC03I.001 Qualified
Product Name:	90-2401 LTC (01/09)		
Project Name/Number:	90-2401 LTC (01/09)/90-2401 LTC (01/09)		

Item Type	Item Name	Item Status	Public Access
Supporting Document	Screen Shots		Yes
Form	Long-Term Care Cost Calculator		Yes
Form	Landing Page Contact Screen		Yes
Form	Landing Page Thank You Screen		Yes

SERFF Tracking Number: NWST-126193944 State: Arkansas

Filing Company: Northwestern Long Term Care Insurance State Tracking Number: 42702  
Company

Company Tracking Number: 90-2401 LTC (01/09)

TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified

Product Name: 90-2401 LTC (01/09)

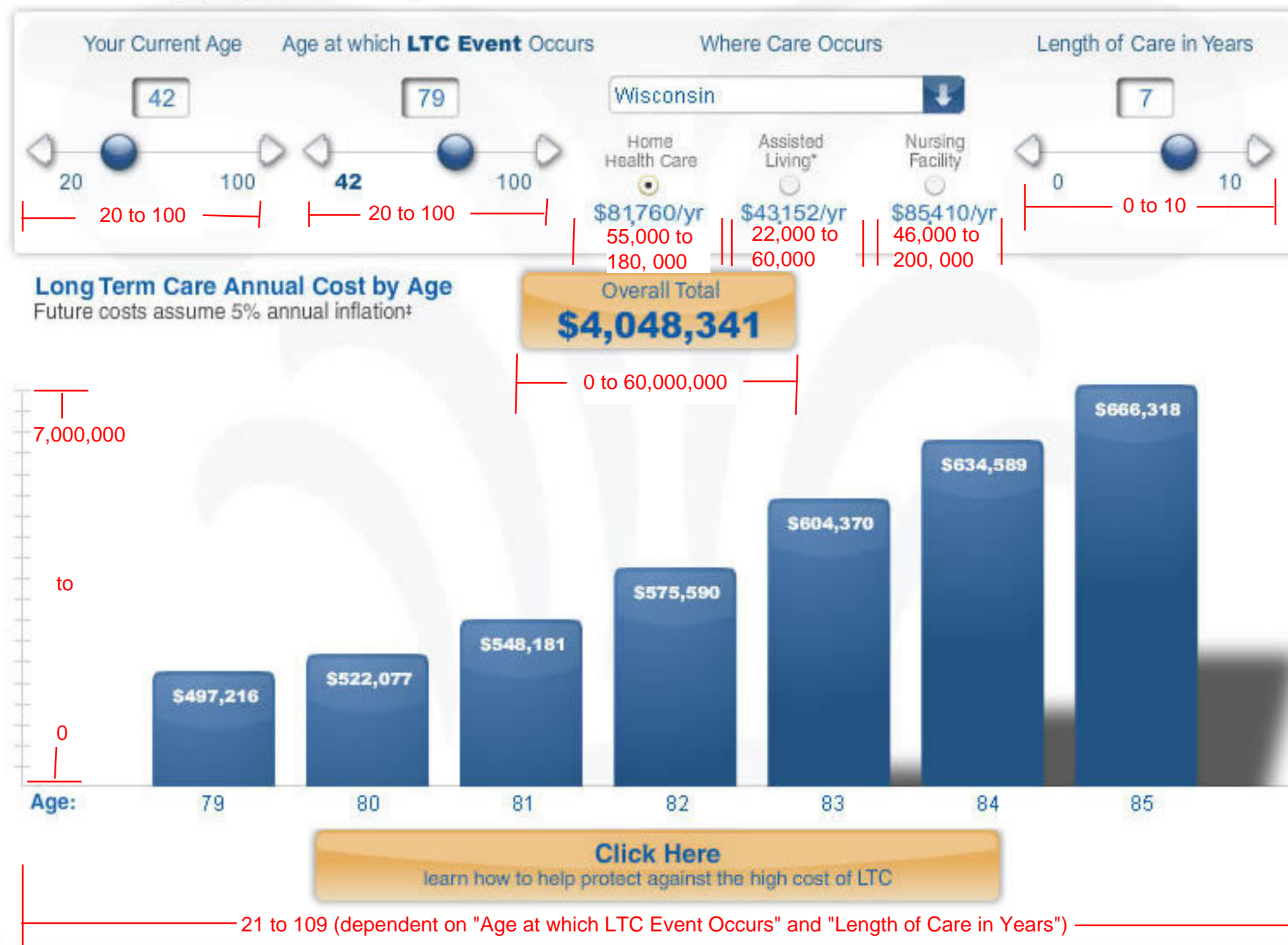
Project Name/Number: 90-2401 LTC (01/09)/90-2401 LTC (01/09)

## Form Schedule

**Lead Form Number:** 90-2401 LTC (01/09)

Review Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	90-2401 LTC (01/09)	Advertising	Long-Term Care Cost Calculator	Initial		0	90-2401 LTC (0109)[1].pdf
	90-2401-01 LTC (0109)	Advertising	Landing Page Contact Screen	Initial		0	90-2401-01 LTC (0109)[1].pdf
	90-2401-02 LTC (0109)	Advertising	Landing Page Thank You Screen	Initial		0	90-2401-02 LTC (0109)[1].pdf

We cannot predict the future, but we could eventually need caregiving services on a long-term basis. And the cost of receiving these services can jeopardize not only our lifestyle but also our family's lifestyle and the financial security we've spent our lifetime establishing. This calculator is intended to help you better understand the costs of one such event, a long-term care (LTC) event. Please adjust the sliders below to better understand the potential cost of a long term care event and how it can vary by age, place and length of the event.



- The purpose of this material is for the marketing and solicitation of insurance.
- Policy forms RS.LTC.(0708) and RS.LTC.ML.(0708). Policy form RS.LTC.ML.(0708) is only available in New Jersey, New York, Ohio, and Pennsylvania.
- This policy contains exclusions and limitations.
- Northwestern Long Term care Insurance Company - A subsidiary of The Northwestern Mutual Life Insurance Company - Milwaukee, WI
- Source of cost of care by state = Northwestern Long Term Care Cost of Care Survey. November 2008. Long Term Care Group, Inc.
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- \*In California, "Assisted Living" is known as "Residential Care Facility".





It's just as easy to protect against  
the high cost of long-term care.

## Preparing For It Is Easy

The need for long-term care may not be the first thing you think of when you think of protecting your family, but preparing for it is easy. To learn about long-term care insurance, contact us.

First Name:\*

Last Name:\*

Phone:\*

2nd Phone

Address:\*

City:\*

State:\*

-Select- 

Zip Code:\*

E-Mail:\*

Are you a Northwestern Mutual policyowner?\*

☐ Yes ☐ No

If yes, please provide your financial representative's name

Reason for  
Request?

\* Required field


**START NOW**

Northwestern Long-Term Care Insurance policies contain exclusions and limitations. Policy Forms: RS.LTC.(0708) and RS.LTC.ML.(0708). Policy form RS.LTC.ML. (0708) is only available in New Jersey, New York, Ohio and Pennsylvania. The purpose of this material is for the marketing and solicitation of insurance. Long-term care insurance is triggered by an impairment of at least two activities of daily living, such as, eating, bathing, dressing, or a severe cognitive impairment such as Alzheimer's Disease. Northwestern Long Term Care Insurance Company, Milwaukee, WI.



## Northwestern Long Term Care Insurance Company™

A Northwestern Mutual Company



It's just as easy to protect against  
the high cost of long-term care.

### Thank You.

Your request has been submitted.

A financial representative will be in contact with you shortly.

To learn more about long-term care please [visit our Website.](#)

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[Online Privacy Notice](#) | [Customer Privacy Notice](#)

90-2401-02 LTC (0109)

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<i>Filing Company:</i>	<i>Northwestern Long Term Care Insurance</i>	<i>State Tracking Number:</i>	<i>42702</i>
	<i>Company</i>		
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<i>TOI:</i>	<i>LTC03I Individual Long Term Care</i>	<i>Sub-TOI:</i>	<i>LTC03I.001 Qualified</i>
<i>Product Name:</i>	<i>90-2401 LTC (01/09)</i>		
<i>Project Name/Number:</i>	<i>90-2401 LTC (01/09)/90-2401 LTC (01/09)</i>		

## Rate Information

Rate data does NOT apply to filing.

<i>SERFF Tracking Number:</i>	<i>NWST-126193944</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Northwestern Long Term Care Insurance</i>	<i>State Tracking Number:</i>	<i>42702</i>
	<i>Company</i>		
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<i>Product Name:</i>	<i>90-2401 LTC (01/09)</i>		
<i>Project Name/Number:</i>	<i>90-2401 LTC (01/09)/90-2401 LTC (01/09)</i>		

## Supporting Document Schedules

### Review Status:

**Satisfied -Name:** Screen Shots

06/19/2009

### Comments:

### Attachment:

90-2401 LTC (0109) Screen Shots[1].pdf



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Choose Your Location 

- 
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  - ‡Assumption is an estimate; actual inflation may be higher or lower than 5%.
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Illinois



**Not available for individuals in your state.**

Please [click here](#) to learn more about  
the cost of long-term care.

- 
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Your Current Age

20

20

100

Age at which **LTC Event** Occurs

20

20

100

Where Care Occurs

Choose Your Location

Home Health Care  
☐
Assisted Living\*  
☐
Nursing Facility  
☐

Length of Care in Years

0

0

10

### Long Term Care Annual Cost by Age

Future costs assume 5% annual inflation†

**Click Here**  
learn how to help protect against the high cost of LTC

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Your Current Age

20

20

100

Age at which **LTC Event** Occurs

20

20

100

Where Care Occurs

Nursing Facility
☐

Length of Care in Years

0

0

10

Individuals suffering from MS, paralysis or early onset dementia may require LTC.

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Future costs assume 5% annual inflation†

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LTC encompasses services provided to individuals suffering from a chronic illness, disabling condition or cognitive impairment.

on a long-term basis. And the cost of understanding the costs of one such event, a long-term care event and

Your Current Age

20

20

100

Age at which LTC Event Occurs

20

20

100

Where Care Occurs

Choose Your Location

Home Health Care

Assisted Living\*

Nursing Facility

Length of Care in Years

0

0

10

### Long Term Care Annual Cost by Age

Future costs assume 5% annual inflation†

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Your Current Age

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Age at which **LTC Event** Occurs

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Where Care Occurs

Choose Your Location

Home Health Care
Assisted Living\*
Nursing Facility

Length of Care in Years

0

### Long Term Care Annual Cost by Age

Future costs assume 5% annual inflation†

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Your Current Age: 
 Age at which **LTC Event** Occurs: 
 Where Care Occurs: 
 Length of Care in Years:

Home Health Care: ☒ \$81,760/yr  
 Assisted Living\*: ☐ \$43,152/yr  
 Nursing Facility: ☐ \$85,410/yr

**Long Term Care Annual Cost by Age**  
Future costs assume 5% annual inflation†

Overall Total  
**\$4,048,341**



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